

Information to identify the case:

Debtor 1	<u>Rosemary Przychowicz</u>	Social Security number or ITIN	xxx-xx-1673
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court	District of New Jersey		
Case number:	17-14186-ABA		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Rosemary Przychowicz
aka Rosemary Foster, aka Rosemary Sydnier

6/16/17

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Rosemary Przychowicz
 Debtor

Case No. 17-14186-ABA
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Jun 16, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2017.

db +Rosemary Przychowicz, 424 Cressmont Ave, Blackwood, NJ 08012-4530
 cr +PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101-4982
 516680216 +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Drive,
 Wilmington, DE 19808)
 516680218 +Amex Department Stores, PO Box 8218, Mason, OH 45040-8218
 516680220 Best Buy, PO Box 6497, Sioux Falls, SD 57117-6497
 516680221 Carrington Mortgage Services, 2201 East 196th St, Westfield, IN 46074
 516680227 Fed Loan Servicing, PO Box 60610, Harrisburg, PA 17106-0610
 516680228 +Financial Recoveries, 200 E Park Drive Ste 100, Mount Laurel, NJ 08054-1297
 516680229 +Gloucester Township Tax Office, PO Box 8, Blackwood, NJ 08012-0008
 516680231 IRS, PO Box 725, Special Procedures Function, Springfield, NJ 7081
 516680234 +James Snyder, 424 Cressmont Ave, Blackwood, NJ 08012-4530
 516680237 +Ntl Recovery Agency, 2491 Paxton St, Harrisburg, PA 17111-1036
 516680238 Office Of Attorney General, 25 Market Street, PO Box 112, Richard J Hughes Justice Complex,
 Trenton, NJ 08625-0112
 516680240 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 516680241 +Remex Inc, 307 Wall Street, Princeton, NJ 08540-1515
 516680243 +STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: State Of New Jersey, P.O. Box 245,
 Dept Of Treasury-Division Of Taxation, Trenton, NJ 08695-0245)
 516680244 +SYNB/LOC, PO Box 965005, Orlando, FL 32896-5005

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 tr +EDI: QJDMARCHAND.COM Jun 16 2017 21:23:00 Joseph Marchand, 117-119 West Broad St.,
 PO Box 298, Bridgeton, NJ 08302-0228

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 16 2017 21:31:06 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 16 2017 21:31:05 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 516680219 +EDI: TSYS2.COM Jun 16 2017 21:23:00 Barclay's Bank Delaware, 125 S West St,
 Wilmington, DE 19801-5014
 516680222 +EDI: CAUT.COM Jun 16 2017 21:23:00 Chase Auto Finance, P.O.Box 901076,
 Fort Worth, TX 76101-2076
 516680223 +EDI: CHASE.COM Jun 16 2017 21:23:00 Chase/ Bank One Card, PO Box 15298,
 Wilmington, DE 19850-5298
 516680224 EDI: WFNNB.COM Jun 16 2017 21:23:00 Comenity - Victorias Secret, PO Box 182125,
 Columbus, OH 43218-2125
 516680225 EDI: WFNNB.COM Jun 16 2017 21:23:00 Comenity Bank/Buckle, PO Box 182789,
 Columbus, OH 43218-2789
 516680226 +EDI: WFNNB.COM Jun 16 2017 21:23:00 Comenity Capital Bank, PO Box 182120,
 Columbus, OH 43218-2120
 516680232 +EDI: IRS.COM Jun 16 2017 21:23:00 IRS, 1601 Market St, Philadelphia, PA 19103-2301
 516680235 E-mail/Text: ebnsterling@weltman.com Jun 16 2017 21:31:02 Jared Jewelers, 375 Ghent Rd.,
 Akron, OH 44333-4601
 516680236 +EDI: CBSKOHL.COM Jun 16 2017 21:23:00 Kohls, PO Box 3115, Milwaukee, WI 53201-3115
 516680237 +E-mail/Text: Bankruptcies@nragroup.com Jun 16 2017 21:31:25 Ntl Recovery Agency,
 2491 Paxton St, Harrisburg, PA 17111-1036
 516680239 +EDI: RMSC.COM Jun 16 2017 21:23:00 Old Navy, PO Box 965005, Orlando, FL 32896-5005
 516680242 +EDI: SEARS.COM Jun 16 2017 21:23:00 Sears, PO Box 6282, Sioux Falls, SD 57117-6282
 516680245 EDI: RMSC.COM Jun 16 2017 21:23:00 Synch/Hh Gregg, PO Box 965036,
 Orlando, FL 32896-5036
 516680246 +EDI: RMSC.COM Jun 16 2017 21:23:00 Synch/Lowes, PO Box 965005, Orlando, FL 32896-5005
 516683079 +EDI: RMSC.COM Jun 16 2017 21:23:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 516680247 +EDI: WTRRNBBANK.COM Jun 16 2017 21:23:00 TD Bank/Target, PO Box 673,
 Minneapolis, MN 55440-0673
 516680248 +EDI: CITICORP.COM Jun 16 2017 21:23:00 The Home Depot, PO Box 6497,
 Sioux Falls, SD 57117-6497
 516680249 +EDI: WFFC.COM Jun 16 2017 21:23:00 Wells Fargo Financial, 800 Walnut Street,
 Des Moines, IA 50309-3891

TOTAL: 21

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

516680217* +AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088
 (address filed with court: American Honda Finance, 201 Little Falls Drive,
 Wilmington, DE 19808)
 516680230* IRS, PO Box 744, Springfield, NJ 07081-0744
 516680233* +Irs, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTALS: 0, * 3, ## 0

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 37

Date Rcvd: Jun 16, 2017

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 16, 2017 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor JPMORGAN CHASE BANK, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Joseph Marchand jdmarchand@comcast.net, jmarchand@comcast.net; jmarchand@ecf.epiqsystems.com
Seymour Wasserstrum on behalf of Debtor Rosemary Przychowicz mylawyer7@aol.com,
ecf@seymourlaw.net; r47769@notify.bestcase.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4